

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 13, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alexis M. Harris
7301 Townes Road
Richmond, VA 23226

Case Number: 14-30686-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-0094

Attorney for Debtor(s) (name and address):
Christopher Mark Winslow
Winslow & McCurry, PLLC
1324 Sycamore Square, Suite 202C
Midlothian, VA 23113
Telephone number: 804-423-1382

Bankruptcy Trustee (name and address):
Bruce E. Robinson
P.O. Box 538
415 E. Atlantic Street
South Hill, VA 23970-0538
Telephone number: (434) 447-7922

Meeting of Creditors:

Date: **March 11, 2014**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
May 12, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: February 14, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Alexis M. Harris
 Debtor

Case No. 14-30686-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: sewardt
 Form ID: B9A

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Feb 14, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2014.

db
 12209827 +Alexis M. Harris, 7301 Townes Road, Richmond, VA 23226-3743
 12209828 +Al DME, 14440 Cherry Lane Court, Suite 115, Laurel, MD 20707-4946
 12209829 +Allied Interstate, 435 Ford Road, Suite 800, Minneapolis, MN 55426-1066
 12209830 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
 12209832 +Anytime Fitness, c/o First Credit Services, Inc, 371 Hoes Lane, Suite 300B, Piscataway, NJ 08854-4143
 12209833 +Bon Secours, P.O. Box 28538, Richmond, VA 23228-8538
 12209839 +Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2000
 12209840 +Comcast, PO BOX 3002, Southeastern, PA 19398-3002
 12209845 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
 12209850 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 12209846 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 12209847 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-0000)
 12209848 +Fairmount Christian Church, Child Care Program, P.O. Box 788, Mechanicsville, VA 23111-0788
 12209849 +Fbcs, 841 E Hunting Park Avenue, Philadelphia, PA 19124-4800
 12209851 +Fredericksburg Cr Bur, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12209852 +Frontline Asset, 1935 West County Rd. B2, Suite 425, Saint Paul, MN 55113-2797
 12209853 +Gastrointestinal Specialists, 2369 Staples Mill Road, 2nd Floor, Richmond, VA 23230-2909
 12209856 HSN, Monogram Credit Bank of GA, P.O. Box 103014, Dept. 02, Roswell, GA 30076-0000
 12209854 +Health Consultants of Virginia, P. O. Box 8266, Richmond, VA 23226-0266
 12209858 +Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303-2160
 12209860 LCA Collections, Post Office Box 2240, Burlington, NC 27216-2240
 12209861 +Main Street Acquisiton, 2877 Paradise Rd Unit 30, Las Vegas, NV 89109-5236
 12209863 +NCO, P.O. Box 585, Ramsey, NJ 07446-0585
 12209866 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
 12209868 +Professional Bureau of Collect, of Maryland, P.O. Box 4157, Englewood, CO 80155-4157
 12209869 +Radiology Assc of Richmond, 2602 Buford Road, Richmond, VA 23235-3422
 12209871 +Receivables Management, 14675 Martin Dr, Eden Prairie, MN 55344-2004
 12209872 +Richmond Emergency, 306 East Grace Street, Richmond, VA 23219-1795
 12209873 +Ruta R. Rene, M.D., 2305 N. Parham Rd. Ste 3, Henrico, VA 23229-3156
 12209877 +SCI, P.O. Box 85005, Richmond, VA 23285-5005
 12209874 +Salute, P. O. Box 136, Newark, NJ 07101-0136
 12209875 +Salute, Po Box 105555, Atlanta, GA 30348-5555
 12209878 +Solodar & Solodar, 11504 Allecingie Parkway, Richmond, VA 23235-4317
 12209879 Spinella, Owings & Shaia, 8550 Mayland Drive, Richmond, VA 23294-4704
 12209881 St. Mary's Hospital, P. O. Box 6250, Madison, WI 53716-0250
 12209882 +State Collection Service, Inc., 2509 S. Stoughton Rd., Madison, WI 53716-3314
 12209886 +Transworld Systems, 1608 Spring Hill Road, Vienna, VA 22182-2241
 12211821 +United States Attorney, Main Street Centre 18th Flr., 600 East Main Street, Richmond, VA 23219-2416
 12209888 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
 12209889 +Virginia Emergency Associates, Post Office Box 791178, Baltimore, MD 21279-1178
 12209890 +Virginia Women Center, 5875 Brema Road, Richmond, VA 23226-1934
 12209892 +West Bay Acquisition, 14675 Martin Dr, Eden Prairie, MN 55344-2004
 12209826 +Winslow & McCurry, PLLC, Christopher M. Winslow, 1324 Sycamore Square, Midlothian, VA 23113-4668

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: chris@chriswinslow.com Feb 15 2014 02:04:47 Christopher Mark Winslow,
 Winslow & McCurry, PLLC, 1324 Sycamore Square, Suite 202C, Midlothian, VA 23113
 tr +EDI: QBEROBINSON.COM Feb 15 2014 01:48:00 Bruce E. Robinson, P.O. Box 538,
 415 E. Atlantic Street, South Hill, VA 23970-2701
 12209831 +E-mail/Text: banko@berkscredit.com Feb 15 2014 02:06:27 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 12209834 +E-mail/Text: bankruptcy@cffinance.com Feb 15 2014 02:06:02 C&F Finance Company,
 1313 E Main St Ste 400, Richmond, VA 23219-3600
 12209835 EDI: CAPITALONE.COM Feb 15 2014 01:48:00 Cap One, Po Box 85520, Richmond, VA 23285-0000
 12209836 +EDI: CAPIO.COM Feb 15 2014 01:48:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 12209837 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Feb 15 2014 02:07:18
 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 12209838 +EDI: CITICORP.COM Feb 15 2014 01:48:00 Citi, P.O. Box 142319, Irving, TX 75014-2319
 12209843 +EDI: RCSFNBMARIN.COM Feb 15 2014 01:48:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 12209849 +EDI: AMINFOFP.COM Feb 15 2014 01:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12209855 +EDI: HCA2.COM Feb 15 2014 01:48:00 Henrico Doctors Hospital, P. O. Box 740760,
 Cincinnati, OH 45274-0760
 12209858 +EDI: JEFFERSONCAP.COM Feb 15 2014 01:48:00 Jefferson Capital Syst, 16 Mclelland Rd,
 Saint Cloud, MN 56303-2160
 12209859 +EDI: HCA2.COM Feb 15 2014 01:48:00 John Randolph Hospital, Post Office Box 13620,
 Richmond, VA 23225-8620

District/off: 0422-7

User: seawardt
Form ID: B9A

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Total Noticed: 64

Date Rcvd: Feb 14, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12209862 +EDI: MID8.COM Feb 15 2014 01:48:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
12209865 +EDI: HFC.COM Feb 15 2014 01:48:00 Orchard Bank, Post Office Box 19360,
Portland, OR 97280-0360
12209870 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 15 2014 02:07:12 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
12209864 EDI: NEXTEL.COM Feb 15 2014 01:48:00 Nextel, 2001 Edmund Halley Drive,
Reston, VA 20191-0000
12209880 EDI: NEXTEL.COM Feb 15 2014 01:48:00 Sprint, Attn: Bankruptcy Dept, 4900 W. 95th Street,
Oak Lawn, IL 60453-0000
12209876 +EDI: DRIV.COM Feb 15 2014 01:48:00 Santander Consumer Usa, Po Box 961245,
Ft Worth, TX 76161-0244
12209883 EDI: STFL.COM Feb 15 2014 01:48:00 Suntrust, P. O. Box 85041, Richmond, VA 23285-5041
12209884 EDI: AISTMBL.COM Feb 15 2014 01:48:00 T-Mobile, Post Office Box 742596,
Cincinnati, OH 45274-2596
12209887 +EDI: URSI.COM Feb 15 2014 01:48:00 United Recovery Systems, 5800 North Course Drive,
Houston, TX 77072-1613
12209891 EDI: WFFC.COM Feb 15 2014 01:48:00 Wells Fargo, Post Office Box 5445,
Portland, OR 97228-0000

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12209857 Jacob Jones
12209885 Terry Walton
12209841 ##+Commwlth Fin, 960 N Main Ave, Scranton, PA 18508-2126
12209842 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795
12209844 ##Dogwood Emergency Physicians, Post Office Box 7250, Philadelphia, PA 19101-7250
12209848 ##+First Credit Services, Inc., One Woodbridge Center, Suite 410, Woodbridge, NJ 07095-1151
12209867 ##+Physiotherapy Associates, 9097 Atlee Station Rd. #303, Mechanicsville, VA 23116-2527
TOTALS: 2, * 0, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Christopher Mark Winslow on behalf of Debtor Alexis M. Harris chris@chriswinslow.com,
winslowparalegal@gmail.com

TOTAL: 2